IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: KangYoon Lee

Examiner:

Michael R. Zecher

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SYSTEM AND METHOD FOR PERFORMING PERSONAL FINANCE

MANAGEMENT USING THE INTERNET

Confirmation No: 5802

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. §1.111

Sir:

This reply responds to the Office Action mailed January 26, 2007. Please reconsider the claims in the application in view of the remarks set forth below.

Amendments to the claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.

CERTIFICATION OF ELECTRONIC TRANSMISSION

I hereby certify that this paper is being electronically transmitted to the Patent and Trademark Office on the date shown below.

Dated: April 26, 2007

Steven Fischman